Case 16-11019-TPA Doc 74 Filed 10/10/20 Entered 10/11/20 01:16:35

Certificate of Notice

Page 1 of 6

Drage maged 10/8/20 9:54 am CLERK

System Form 149a

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA U.S. BANKRUPTCY **COURT - WDPA**

IN RE:

MICHELE M. FABRIS Bankruptcy Case No. 16-11019 TPA

Chapter 13

Debtor(s)

PLAN CONFIRMATION ORDER

the Chap creditors submitte prejudice impleme www.ch. from tim Court), f	It is hereby ORDERED that with the consent of the Debtor(s), the Chapter 13 Plan dated June 1, 2020 except field herein as checked below, is CONFIRMED in accord with 11 USC 1325. On the effective date of this Order, oter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured is will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has add a Notice of Intention to Pay Claims to the Court. Confirmation of this Plan pursuant to this Order is without the to reconsideration following a status conference held by the Chapter 13 Trustee to gauge the progress of Plan entation which conference is scheduled for N/A remotely by the Trustee via Zoom, how to participate:goto 13pitt.com, meetings@chapter13trusteewdpa.com (which may, upon agreement of the Parties, be continued not to time provided however that following the 3rd continuance, the matter shall be set for hearing before the following which time the Plan may be modified to the satisfaction of all Parties after notice and hearing before rt, or the status conference may be marked closed by the Chapter 13 Trustee.
	1. For the remainder of the Plan term, the periodic Plan payment is to be \$ as of Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
	2. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
	3. Plan terms are subject to the resolution of all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
	4. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
	5 shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
X	6. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Farmers National Bank (Cl 2) and

- PPFN's in the amount of \$250.00 and \$233.00.
- X Additional Terms: The Interim Order Confirming Plan at Doc No. 19 dated December 2, 2016 and the Order Confirming Plan dated May 26, 2017 at Doc No. 34 are hereby VACATED.

В IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

Objections to the Plan: This Order is effective as of the date indicated below. Pursuant to Fed.R.Bankr.P. 2002(b)(3), any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall

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be deemed a waiver of all objections and an acceptance of the provisions of this Confirmed Plan. The Trustee may only disburse funds pursuant to this Confirmation Order upon expiration of the foregoing twenty-eight (28) day period.

- 2. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- 3. Review of Claims Docket and Objections to Claims. Pursuant to $LBR\ 3021-1(c)(2)$, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely..
- **4. Motions or Complaints Pursuant to §§506, 507, or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- 5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

- After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to 11 U.S.C. \$1322(b)(2), nothing in this Order shall be construed to change the payment terms established in the Plan.
- **2.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- 3. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
- **4.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- 5. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

6. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: October 8, 2020 (Effective Date)

United States Bankruptcy

cc: All Parties in interest to be served by Clerk in seven (7) days

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 16-11019-TPA

Michele M. Fabris Chapter 13

Debtor(s)

CERTIFICATE OF NOTICE

District/off: 0315-1 User: bsil Page 1 of 4
Date Rcvd: Oct 08, 2020 Form ID: pdf900 Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 10, 2020:

Recip ID db	#+	Recipient Name and Address Michele M. Fabris, 274 Rose Street, Johnsonburg, PA 15845-1446
cr	+	Farmers National Bank of Emlenton, 612 Main St, PO Drawer D, Emlenton, PA 16373-0046
14310386	+	AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
14310387	+	Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14310388	+	Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195
14310389	+	Boscov's, P.O. Box 17642, Baltimore, MD 21297-1642
14310392	+	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14310410	++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Home Depot Credit Services, P.O. Box 182676, Columbus, OH 43218
14310393	+	CNAC Finance Co., 7550 Leavitt Road, Amherst, OH 44001-2702
14345359		Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14310394	+	Collection Service Center, 839 5th Avenue, P.O. Box 560, New Kensington, PA 15068-0560
14310417	++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macy's Visa, P.O. Box 183084, Columbus, OH 43218
14310400	+	DuBois Dermatology & Cosmetics, 105 Beaver Drive, #200, Du Bois, PA 15801-2515
14310402	+	Elk Regional Health Center, Attn: Cashier, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14310403	+	Elk Regional Physicians Group, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14310405	++	FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court:, Fifth Third Bank, Corporate Office, 38 Fountain Square Plaza, Cincinnati, OH 45263
14310404	+	Farmer's National Bank, Brookville Office, 263 Main Street, Brookville, PA 15825-1250
14318548	+	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14343650	+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14310409	+	Holiday Financial Services, 89 W. Main Street, Ridgway, PA 15853-1633
14310411	+	I.C. System, Inc., 444 Highway 96 East, P.O. Box 64437, Saint Paul, MN 55164-0437
14310412	+	Jason D. Nedzinski, D.M.D., P.C., 1082 South Michael Road, Suite 2, Saint Marys, PA 15857-3003
14310414	+	Keystone Rural Health, 90 East Second Street, Emporium, PA 15834-1302
14310416	+	Life's Journey, 190 West Park Avenue, Suite 9, Du Bois, PA 15801-2277
14310418	+	Medicredit Corporation, P.O. Box 580381, Charlotte, NC 28258-0381
14310421	+	Nationwide Insurance Headquarters, One Nationwide Plaza, Columbus, OH 43215-2239
14310424	+	Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
14310425	+	Penn Highlands DuBois, 1605 N. Cedar Crst Blvd Ste 110B, Allentown, PA 18104-2351
14310426	+	Penn Highlands Elk, P.O. Box 6195, Reading, PA 19610-0195
14310427	+	Penn Highlands Physician Network, 1605 N. Cedar Crest Blvd. Suite 110B, Allentown, PA 18104-2351
14310428	+	Pennsylvania Collection Service, P.O. Box 893, Washington, PA 15301-0893
14310430	+	R & R Radiology, 809 Turnpike Avenue, Clearfield, PA 16830-1232
14310431	++	RENT RECOVERY SOLUTIONS, 1945 THE EXCHANGE, SUITE 120, ATLANTA GA 30339-2062 address filed with court:, Rent Recovery Solutions, 2814 Spring Road, Suite 301, Atlanta, GA 30339
14310435	++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314 address filed with court:, State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716
14310432		Sandra E. Ross, Johnsonburg, PA 15845
14310433	+	Schumacher Group, Return Mail Processing, P.O. Box 770, Larkspur, CO 80118-0770
14310441	+	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 37

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Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address + Email/PDF: acg.acg.ebn@americaninfosource.com	Date/Time	Recipient Name and Address
CI	Email 1 D1 : acquequement americanimosource.com	Oct 09 2020 01:49:08	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecove	ry.com Oct 09 2020 01:48:08	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bncmail@w-legal.com	Oct 09 2020 00:58:00	Synchrony, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14363180	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	M Oct 09 2020 00:57:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14310398	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	M Oct 09 2020 00:57:00	CP/Bon Ton, P.O. Box 182789, Columbus, OH 43218-2789
14310390	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Oct 09 2020 01:48:11	Capital One Auto Finance, 3905 Dallas Pkwy, Plano, TX 75093-7892
14763929	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 09 2020 01:49:14	Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14331247	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 09 2020 01:48:07	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
14310391	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 09 2020 01:48:12	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14310395	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	M Oct 09 2020 00:57:00	Comenity - The Buckle, P.O. Box 659704, San Antonio, TX 78265-9704
14310396	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	M Oct 09 2020 00:57:00	Comenity-Peebles, P.O. Box 659465, San Antonio, TX 78265-9465
14310397	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	M Oct 09 2020 00:57:00	Comenity-Victoria's Secret, P.O. Box 659728, San Antonio, TX 78265-9728
14310399	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 09 2020 00:58:00	Credit Collection Services, 2 Wells Avenue, Newton Center, MA 02459-3246
14310401	+ Email/Text: kroselli@countyofelkpa.com	Oct 09 2020 00:58:00	Elk County Tax Claim Bureau, 250 Main Street, P.O. Box 448, Ridgway, PA 15853-0448
14310407	Email/Text: bankruptcynotice@fcbanking.com	Oct 09 2020 00:57:00	First Commonwealth Bank, Central Offices, Philadelphia and 6th Streets, P.O. Box 400, Indiana, PA 15701
14310406	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 09 2020 00:58:00	Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395-1250
14310408	+ Email/Text: bankruptcy.notices@hdfsi.com	Oct 09 2020 00:58:00	Harley-Davidson Credit Corp., Attn: Customer Service, P.O. Box 22048, Carson City, NV 89721-2048
14310413	+ Email/Text: rcorbett@kanehospital.org	Oct 09 2020 00:58:00	Kane Community Hospital, 4372 Route 6, Kane, PA 16735-3099
14310415	+ Email/Text: PBNCNotifications@peritusservices.com	Oct 09 2020 00:57:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
14310419	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 09 2020 00:57:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14356690	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 09 2020 00:57:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14310420	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 09 2020 00:57:00	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

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		1 1 000	Total Noticed: 76
Date Rcvd: Oct 08,	2020 Form ID: pd	11900	Total Noticed. 70
14310422	- Email/Text: electronicbkydocs@nelnet.net	Oct 09 2020 00:58:00	Nelnet Loan Services, 3015 S Parker Road, Suite 425, Aurora, CO 80014-2904
14310423	Email/PDF: cbp@onemainfinancial.com	Oct 09 2020 01:48:04	OneMain Financial, c/o Care Department, 6801 Colwell Boulevard, Irving, TX 75039-3198
14332317	- Email/PDF: cbp@onemainfinancial.com	Oct 09 2020 01:50:05	Onemain, 605 Munn Road, FT Mill, SC 29715-8421
14310429	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecove	ory.com Oct 09 2020 01:49:09	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14639535	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecove	ory.com Oct 09 2020 01:50:09	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14334791	Email/Text: bnc-quantum@quantum3group.com	Oct 09 2020 00:57:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14356284	Email/Text: bnc-quantum@quantum3group.com	Oct 09 2020 00:57:00	Quantum3 Group LLC as agent for, CASCADE CAPITAL LLC SERIES C, PO Box 788, Kirkland, WA 98083-0788
14312732	Email/Text: bnc-quantum@quantum3group.com	Oct 09 2020 00:57:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14341998	Email/Text: bnc-quantum@quantum3group.com	Oct 09 2020 00:57:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14310435	Email/Text: amieg@stcol.com	Oct 09 2020 00:57:00	State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716
15015167 +	- Email/Text: bncmail@w-legal.com	Oct 09 2020 00:58:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14310434	- Email/Text: bankruptcy@sccompanies.com	Oct 09 2020 00:58:00	Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
14310436	- Email/PDF: gecsedi@recoverycorp.com	Oct 09 2020 01:50:06	Syncb/TJX Rewards, P.O. Box 530949, Atlanta, GA 30353-0949
14310437	Email/PDF: gecsedi@recoverycorp.com	Oct 09 2020 01:49:07	Synchrony Bank/AEO, P.O. Box 530942, Atlanta, GA 30353-0942
14310438	Email/PDF: gecsedi@recoverycorp.com	Oct 09 2020 01:49:07	Synchrony Bank/Care Credit, P.O. Box 960061, Orlando, FL 32896-0061
14310439 +	- Email/PDF: gecsedi@recoverycorp.com	Oct 09 2020 01:50:07	Synchrony Bank/Old Navy, P.O. Box 530942, Atlanta, GA 30353-0942
14310440	- Email/PDF: gecsedi@recoverycorp.com	Oct 09 2020 01:48:06	Synchrony Bank/Q Card, P.O. 965060, Orlando, FL 32896-5060
14319124 +	- Email/Text: electronicbkydocs@nelnet.net	Oct 09 2020 00:58:00	U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 40

BYPASSED RECIPIENTS

68508-1911

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Harley-Davidson Credit Corp
14643228	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14368234	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;
		Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 10, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2020 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmllawgroup.com

Kenneth P. Seitz

on behalf of Debtor Michele M. Fabris thedebterasers@aol.com

Michael W. Sloat

on behalf of Creditor Farmers National Bank of Emlenton mike@lkslaw.us scott@lkslaw.us

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5